Case 17-22147-GLT Doc 163 Filed 01/15/22 Entered 01/18/22 09:04:21 Desc

	magea Octanoate of Notice	1 agc ± 01 0	
Information t	o identify the case:		
Debtor 1	Ronald S. Jones	Social Security number or ITIN xxx-xx-4480	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN	
	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter 7 5/22/17	
Case number:	17-22147-GLT	Date case converted to chapter 11 1/10/22	

# Official Form 309E (For Individuals or Joint Debtors)

## **Notice of Chapter 11 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	ndividual raxpayer identification number in any document, including attachments, that you me with the court.			
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Ronald S. Jones		
2.	All other names used in the last 8 years			
3.	Address	3307 Waterford Drive Pittsburgh, PA 15238		
4.	<b>Debtor's attorney</b> Name and address	Donald R. Calaiaro Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222–3708	Contact phone 412–232–0930 Email dcalaiaro@c-vlaw.com	
5.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412–644–2700  Date: 1/13/22	

For more information, see page 2 >

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Debtor Ronald S. Jones Case number 17-22147-GLT

Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 14, 2022 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

341 Meeting will be conducted by phone, please consult the docket or. US Trustee for call information.

7. Deadlines

must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge The bankruptcy clerk's office whether certain debts are dischargeable:

if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
 if you want to have a debt excepted from discharge under 11

U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

Filing deadline for dischargeability complaints: 4/15/22

5/16/22 For a governmental unit:

11/20/17

Deadline for filing proof of claim:

You must file a complaint:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as disputed, contingent, or unliquidated;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the conclusion of the meeting of creditors

Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date send you another notice telling you of that date.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 17-22147-GLT

Ronald S. Jones Chapter 11

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: mgut Page 1 of 4
Date Rcvd: Jan 13, 2022 Form ID: 309E Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2022:

<b>Recip ID</b> db	+	Recipient Name and Address Ronald S. Jones, 3307 Waterford Drive, Pittsburgh, PA 15238-1151
aty	+	Aurelius P. Robleto, Robleto Kuruce, PLLC, 6101 Penn Avenue, Suite 201, Suite 1306 Pittsburgh, PA 15206-3926
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+	Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
aty	+	Jodi Hause, on Behalf of the United States Trustee, Office of the United States Trustee, Suite 960, Liberty Center, 1001 Liberty Avenue, Pittsburgh, PA 15222-3714
aty	+	Judith K. Fitzgerald, Tucker Arensberg, PC, 1500 One PPG Place, Pittsburgh, PA 15222-5413
aty	+	Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
aty		Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
aty	+	Robert P. Wendt, Leopold and Associates, PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504-1704
aty	+	Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306, Pittsburgh, PA 15222-1004
aty	+	Samuel R. Grego, Dickie, McCamey & Chilcote, Suite 400 2 PPG Place, Pittsburgh, PA 15222-5491
aty	+	Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
md	+	Judith K. Fitzgerald, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
sp	+	Samuel R. Grego, Dickie, McCamey & Chilcote, P.C., Suite 400, 2 PPG Place, Pittsburgh, PA 15222-5491
14631606		American Express, PO Box 1270, Newark, NJ 07101-1270
14720983		American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14631609	+	Citizens Bank Home Equity, P.O. Box 7000, Providence, RI 02940-7000
14631615	+	Terri Imbarlina Patak, 744 Country Club Drive, Pittsburgh, PA 15228-2604
15081829		Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

#### TOTAL: 19

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dcalaiaro@c-vlaw.com	Date/Time	Recipient Name and Address
aty	Email/Text. dealatato@e-viaw.com	Jan 13 2022 18:36:00	Donald R. Calaiaro, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
smg	EDI: IRS.COM	Jan 13 2022 23:38:00	Internal Revenue Service, Special Procedures Division, P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230
smg	EDI: PENNDEPTREV	Jan 13 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 18:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

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			BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jan 13 2022 18:36:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14631606	Email/PDF: bncnotices@becket-lee.com	Jan 13 2022 18:43:03	American Express, PO Box 1270, Newark, NJ 07101-1270
14720983	Email/PDF: bncnotices@becket-lee.com	Jan 13 2022 18:42:41	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14631607	EDI: CAPITALONE.COM	Jan 13 2022 23:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14684068	EDI: CAPITALONE.COM	Jan 13 2022 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14631608	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 13 2022 18:36:00	Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
14631611	EDI: PENNDEPTREV	Jan 13 2022 23:38:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
14631611	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 18:36:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
14631613	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2022 18:36:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14721078	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2022 18:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14723119	EDI: PRA.COM	Jan 13 2022 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14632244	+ EDI: RECOVERYCORP.COM	Jan 13 2022 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719681	+ EDI: RMSC.COM	Jan 13 2022 23:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14631614	EDI: RMSC.COM	Jan 13 2022 23:38:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
15081829	Email/PDF: bncnotices@becket-lee.com	Jan 13 2022 18:42:53	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14701797	EDI: AIS.COM	Jan 13 2022 23:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 22

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Duquesne Light Company
cr		Freedom Mortgage Corporation
cr		Terri Patak
cr		Toyota Motor Credit Corporation, as servicer for T
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14631610	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14631612	##+	Pacific Union Financial, 8900 Freeport Parkway, Suite 150, Irving, TX 75063-2415

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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Date Rcvd: Jan 13, 2022 Form ID: 309E Total Noticed: 35

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2022	Signature:	/s/Joseph Speetjens	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2022 at the address(es) listed below:

Name Email Address

Aurelius P. Robleto

on behalf of Attorney Robleto Law PLLC apr@robletolaw.com,

 $rmk @ roble to law.com, ecf\_admin @ roble to law.com, apr @ ecf.court drive.com, G16422 @ notify.cincompass.com and the control of the cont$ 

Brian Nicholas

on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bnicholas@kmllawgroup.com

Donald R. Calaiaro

on behalf of Defendant Grace M. Betancourt-Jones dcalaiaro@c-vlaw.com

cvlaw.ecf.dcalaiaro@gmail.com; a heath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mped a large and a large

uto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Defendant Ronald S. Jones dcalaiaro@c-vlaw.com

cvlaw.ecf.dcalaiaro@gmail.com; a heath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mped a large and a large

uto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Debtor Ronald S. Jones dcalaiaro@c-vlaw.com

cvlaw.ecf.dcalaiaro@gmail.com; a heath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; simmons@c-vlaw.com; mped to the contract of the c

uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Glenn R. Bartifay

on behalf of Defendant Ronald S. Jones gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Jodi Hause, on Behalf of the United States Trustee by

on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov

David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV

Judith K. Fitzgerald

on behalf of Mediator Judith K. Fitzgerald jfitzgerald@tuckerlaw.com judge\_judith\_fitzgerald@yahoo.com,jrusnack@tuckerlaw.com

Mario J. Hanyon

 $on\ behalf\ of\ Creditor\ Freedom\ Mortgage\ Corporation\ wbecf@brockandscott.com\ mario.hanyon@brockandscott.com$ 

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Robert Shearer

 $on \ behalf \ of \ Trustee \ Robert \ Shearer \ information@robertshearer.com \ g33605@notify.cincompass.com$ 

Robert Shearer

on behalf of Plaintiff Robert Shearer information@robertshearer.com g33605@notify.cincompass.com

Robert P. Wendt

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Samuel R. Grego

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Samuel R. Grego

on behalf of Spec. Counsel Samuel R. Grego gregos@dmclaw.com rmccartney@dmclaw.com

Samuel R. Grego

on behalf of Trustee Robert Shearer gregos@dmclaw.com rmccartney@dmclaw.com

Samuel R. Grego

on behalf of Plaintiff Robert Shearer gregos@dmclaw.com rmccartney@dmclaw.com

Samuel R. Grego

on behalf of Creditor Terri Patak gregos@dmclaw.com rmccartney@dmclaw.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 20